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Attorney Docket: APTI:063

Date: February 22, 2002

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By: Marc A. Rossi
Marc A. Rossi

ASSISTANT COMMISSIONER FOR PATENTS
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s): Ramy SHANNY
Leonard LYNCH
Marc A. ROSSI

For: SYSTEM AND METHOD FOR TRANSFER OF FUNDS BETWEEN INDIVIDUALS

Enclosed are:

- SIX (6) sheets of formal drawings, Figures 1-6.
- A Declaration and Power of Attorney.
- Applicant(s) hereby claim small entity status.
- A Preliminary Amendment is enclosed.
- An Information Disclosure Statement.

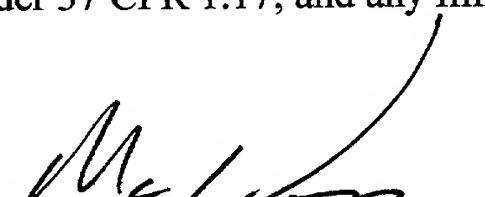
	Number Filed	Number Extra	Basic Fee	\$ 740.00
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Total				
Claims	20	- 20 = 0	x \$ 18.00 =	\$ 0.00
Independent				
Claims	2	- 3 = 0	x \$ 80.00 =	0.00

Multiple Dependent Claim(s)
(if applicable)

	Total	\$ 740.00
Reduction by 1/2 for filing Small Entity		\$ 370.00
Assignment recordation fee	\$ 40.00 =	<u>\$ 0.00</u>
	TOTAL FILING FEE	\$ 370.00

- [] Our Check No. _____ in the amount of the total filing fee is enclosed. However, if the check is missing or insufficient, the Commissioner is authorized to charge any additional fees which may be required, or credit any overpayment, to our Deposit Account No. 18-2056.
- [] The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to our Deposit Account No. 18-2056: any patent application processing fees under 37 CFR 1.17; and any filing fees under 37 CFR 1.16 for presentation of extra claims.



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